

FORM B1

United States Bankruptcy Court

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle):
Carter, Russell

Name of Joint Debtor (Spouse) (Last, First, Middle):
Carter, Tina Inez

All Other Names used by the Debtor in the last 6 years
(include married, maiden, and trade names):
None

All Other Names used by the Joint Debtor in the last 6 years
(include married, maiden, and trade names):
None

Soc. Sec./Tax I.D. No. (if more than one, state all):
146-58-3547

Soc. Sec./Tax I.D. No. (if more than one, state all):
137-62-0774

Street Address of Debtor (No. & Street, City, State & Zip Code):
711 North Delaware Street
Paulsboro, NJ 08066

Street Address of Joint Debtor (No. & Street, City, State & Zip Code):
711 North Delaware Street
Paulsboro, NJ 08066

County of Residence or of the
Principal Place of Business: Gloucester

County of Residence or of the
Principal Place of Business: Gloucester

Mailing Address of Debtor (if different from street address):

Mailing Address of Joint Debtor (if different from street address):

Location of Principal Assets of Business Debtor
(if different from street address above):

Information Regarding the Debtor (Check the Applicable Boxes)

Venue (Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

Type of Debtor (Check all boxes that apply)

- ☒ Individual(s) ☐ Railroad
☐ Corporation ☐ Stockbroker
☐ Partnership ☐ Commodity Broker
☐ Other _____

Chapter or Section of Bankruptcy Code Under Which
the Petition is Filed (Check one box)

- Chapter 7 Chapter 11 ☒ Chapter 13
Chapter 9 Chapter 12
Sec. 304 - Case ancillary to foreign proceeding

Nature of Debts (Check one box)

- ☒ Consumer/Non-Business ☐ Business

Filing Fee (Check one box)

- ☒ Full Filing Fee attached
☐ Filing fee to be paid in installments (Applicable to individuals only)

Chapter 11 Small Business (Check all boxes that apply)

- ☐ Debtor is a small business as defined in 11 U.S.C. § 1201(e) (Optional)
☐ Debtor is and elects to be considered a small business under 11 U.S.C. § 1201(e) (Optional)

UNITED STATES BANKRUPTCY COURT

District of New Jersey

RECEIPT

Statistical/Administrative Information

- ☐ Debtor estimates that funds will be available for distribution
☒ Debtor estimates that, after an examination, there are no funds available for distribution

Estimated Number of Creditors 1-1

Estimated Assets

\$0 to \$50,000 \$50,001 to \$100,000 \$100,001 to \$500,000
☐ ☒ ☐

Estimated Debts

\$0 to \$50,000 \$50,001 to \$100,000 \$100,001 to \$500,000
☐ ☐ ☒

Case # 02-16072 CJHW

Filed: 4:21 PM, 06/14/02

Chapter 13

Camden

000241820 - EG

04:23 PM, June 14, 2002

Judge: Judith H. Wizmur

Trustee: Isabel Balboa

Debtor(s):

Russell Carter

Tina Inez Carter

First Meeting of Creditors

03:00 PM, July 25, 2002

camden - chapter 13

535 Route 38

Suite 150

Cherry Hill, NJ 08002

Code	Qty	Amount
NF	1	\$30.00
13	1	\$155.00

TOTAL PAID: \$185.00

From: Russell Carter
711 North Delaware Street
Paulsboro, NJ 08066-0000

1

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): <u>Russell and Tina Carter</u>	
Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)			
Location Where Filed:	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)			
Name of Debtor:	Case Number:	Date Filed:	
District:	Relationship:	Judge:	

Signatures	
<p>Signature(s) of Debtor(s) (Individual/Joint)</p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct.</p> <p>[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.</p> <p>I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p>X <u><i>Tina Carter</i></u> Signature of Debtor</p> <p>X <u><i>Russell Carter</i></u> Signature of Joint Debtor</p> <p>_____ Telephone Number (If not represented by attorney)</p> <p><u>10 May 02</u> Date</p>	<p style="text-align: center;">Exhibit A</p> <p>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p> <hr/> <p style="text-align: center;">Exhibit B</p> <p>(To be completed if debtor is an individual whose debts are primarily consumer debts)</p> <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.</p> <p>X <u><i>[Signature]</i></u> <u>5-10-02</u> Signature of Attorney for Debtor(s) Date</p> <hr/> <p style="text-align: center;">Exhibit C</p> <p>Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?</p> <p><input checked="" type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input type="checkbox"/> No</p> <hr/> <p style="text-align: center;">Signature of Non-Attorney Petition Preparer</p> <p>I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.</p> <p>_____ Printed Name of Bankruptcy Petition Preparer</p> <p>_____ Social Security Number</p> <p>_____ Address</p> <p>Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:</p> <p>_____ If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</p> <p>X _____ Signature of Bankruptcy Petition Preparer</p> <p>_____ Date</p> <p>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.</p>

<p style="text-align: center;">Signature of Attorney</p> <p>X _____ Signature of Attorney for Debtors)</p> <p>LAW OFFICES OF RONALD E. NORMAN WASHINGTON PROFESSIONAL CAMPUS II 901 ROUTE 168, SUITE 407 A TURNERSVILLE, NJ 08012</p> <p>_____ Telephone Number</p> <p><u>856-374-3166</u> Date</p>	<p style="text-align: center;">Signature of Debtor (Corporation/Partnership)</p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.</p> <p>The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p>X _____ Signature of Authorized Individual</p> <p>_____ Printed Name of Authorized Individual</p> <p>_____ Title of Authorized Individual</p> <p>_____ Date</p>
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FORM B6A
(10/89)

In re Russell Carter & Tina Inez Carter

Debtor

Case No. _____

(if known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community)." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
711 North Delaware Street Paulsboro, NJ	JTWROS	J	52,000.00	76,713.80
Total ▶			52,000.00	

(Report also on Summary of Schedules)

FORM B6B
(10/89)

Russell Carter & Tina Inez Carter

In re _____
Debtor

Case No. _____
(if known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, of both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking Account w/Fleet Bank	J	800.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		furniture of livingroom, kitchen, bedrooms	J	2,000.00
5. Books, Pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		clothing	J	500.00
7. Furs and jewelry.		jewelry	J	2,500.00
8. Firearms and sports, photographic, and other hobby equipment.	X			

FORM B6B
(10/89)

Russell Carter & Tina Inez Carter

In re _____
Debtor

Case No. _____
(if known)

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13. Interests in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
15. Accounts receivable.	X			
16. Alimony, maintenance, support, and property settlement to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and noncontingent interests in estate or a decedent, death benefit plan, life insurance policy, or trust.	X			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights of setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			

FORM B6B
(10/89)

Russell Carter & Tina Inez Carter

In re _____
Debtor

Case No. _____
(if known)

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		2001 Chrysler PT Cruiser	J	20,000.00
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment, and supplies used in business.	X			
28. Inventory.	X			
29. Animals.	X			
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed.	X			
		0	Total ▶	\$ 25,800.00

continuation sheets attached

Total ▶ \$

25,800.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules)

FORM B6C
(6/90)

Russell Carter & Tina Inez Carter

In re _____
Debtor

Case No. _____
(if known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemption to which debtor is entitled under

(Check one box)

- ☒ 11 U.S.C. §522(b)(1) Exemptions provided in 11 U.S.C. §522(d). Note: These exemptions are available only in certain states.
- ☐ 11 U.S.C. §522(b)(2) Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
711 North Delaware Street Paulsboro, NJ	(Husb)11 U.S.C. 522(d)(1)	0.00	52,000.00
Checking Account w/Fleet Bank	(Husb)11 U.S.C. 522(d)(5)	800.00	800.00
furniture of livingroom, kitchen, bedrooms	(Husb)11 U.S.C. 522(d)(3)	2,000.00	2,000.00
clothing	(Husb)11 U.S.C. 522(d)(3)	500.00	500.00
jewelry	(Husb)11 U.S.C. 522(d)(4) (Wife)11 U.S.C. 522(d)(4)	1,250.00 1,250.00	2,500.00
2001 Chrysler PT Cruiser	(Husb)11 U.S.C. 522(d)(2)	0.00	20,000.00

FORM B6D

(6/90)

Russell Carter & Tina Inez Carter

In re

Debtor

Case No.

(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding claims secured by property of the debtor as of the date of filing of the petition. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 1011087426 Chrysler Financial PO Box 600 Newark, NJ 07101-0600	J	Lien: car loan Security: 2001 PT Cruiser Value \$ 20,000.00				21,000.00	1,000.00
ACCOUNT NO. 100289 Citifinancial Cross Keys Commons Suite B4 Turnersville, NJ 08012		Lien: Second Mortgage Security: 711 North Delaware Street Paulsboro, NJ Value \$ 55,000.00				11,075.80	0.00
ACCOUNT NO. 5394861 Countrywide Home Loans PO Box 10229 Van Nuys, CA 91410-0229		Lien: First Mortgage Security: 711 North Delaware Street Paulsboro, NJ Value \$ 55,000.00				54,762.92	0.00
ACCOUNT NO. 4899050380014275 Irwin Union Bank 500 Washington St. Columbus, IN 47201	J	Incurred: 11/00 Lien: Third Mortgage Security: 711 North Delaware Street Paulsboro, NJ Value \$ 55,000.00				10,875.13	0.00

1
Continuation sheets attached

Subtotal (Total of this page)	\$ 97,713.85
Total (Use only on last page)	\$

(Report total also on Summary of Schedules)

FORM B6D
 (10/89)

In re Russell Carter & Tina Inez Carter
 Debtor

Case No. _____
 (if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 044001059022 PNC Vehicle Leasing PO Box 41744 Philadelphppia, PA 19162-0312	J	Lien: vehicle lease Security: 1999 GMC Siera Value \$ 14,000.00				15,000.00	1,000.00
ACCOUNT NO.							
		Value \$					
ACCOUNT NO.							
		Value \$					
ACCOUNT NO.							
		Value \$					
ACCOUNT NO.							
		Value \$					

Sheet no. 1 of 1 sheets attached to Schedule of Creditors

Subtotal (Total of this page)	▶	\$ 15,000.00
Total (Use only on last page)	▶	\$ 112,713.85

(Report total also on Summary of Schedules)

B6E
(Rev. 12/94)

In re Russell Carter & Tina Inez Carter

Debtor

Case No. _____

(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name and mailing address, including zip code, and account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of this petition.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor." include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

☐ Wages, salaries, and commissions

Wages, salaries, and commissions including vacation, severance, and sick leave pay owing to employees up to a maximum of \$4300* per employee, earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

☐ Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ Certain farmers and fishermen

Claims of certain farmers and fisherman, up to a maximum of \$4300* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ Deposits by individuals

Claims of individuals up to a maximum of \$1950* for deposits for the purchase, lease, or rental of property or services for personal, family or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

☐ Alimony, Maintenance, or Support

Claims of spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☐ Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ Commitments to maintain the capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

*Amounts are subject to adjustment on April 1, 1998, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

0 continuation sheets attached

In re Russell Carter & Tina Inez Carter

Debtor

Case No. _____

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 7784030356 American Appliance PO Box 944798 Las Vegas, NV 89193-4498		Incurred: 8/00				479.80
ACCOUNT NO. 5897189910263249 Associates PO BOx 9018 Des Moines, IA 50368-9018		Incurred: 12/00				280.87
ACCOUNT NO. 7001168001986453 Best Buy PO Box 17298 Baltim ore, MD 21297-1298		Incurred: 1/99				837.54
ACCOUNT NO. 1523003172127540 Circuit City PO Box 830008 Baltimore, MD 21283-0008		Incurred: 1/01 Consideration: Credit card debt				697.68
Subtotal ▶ \$ 2,295.89						
Total ▶ \$						

4 continuation sheets attached

(Report total also on Summary of Schedules)

Russell Carter & Tina Inez Carter
 In re _____ Debtor Case No. _____ (if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Citifinancial Mortgage 1111 Northpoint Dr. Coppell, TX 75019	H	Consideration: co-debtor of surrendered				63,421.00
ACCOUNT NO. 696964823 Credit First National PO Box 81344 Cleveland, OH 44188-0344		Incurred: 7/01				339.39
ACCOUNT NO. 6011001020654770 Discover Platinum PO Box 15251 Wilmington, DE 19886-5251		Incurred: 9/01				11,752.82
ACCOUNT NO. 3450313338241 Hechingers PO Box 105982 Dept 34 Atlanta, GA 30353-5982		Incurred: 8/00				222.06
ACCOUNT NO. 54220939 Hect's PO Box 94872 Cleveland, OH 44101-4872		Incurred: 9/01				253.70
Subtotal ▶ \$ 75,988.97						
Total ▶ \$						

Sheet no. 1 of 4 sheets attached to Schedule of Creditors

(Report total also on Summary of Schedules)

In re Russell Carter & Tina Inez Carter Debtor Case No. _____ (if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODER HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 7752334131001628 Helzberg Diamonds PO Box 9025 Des Moines, IA 50368-9025		Incurred: 9/01				804.82
ACCOUNT NO. 7001126100567608 HRS USA Po Box 17298 Baltimore, MD 21297-1298		Incurred: 9/01				658.22
ACCOUNT NO. 2887420095 JCPenney PO Box 27580 Alberquerque, NM 87125		Incurred: 9/01 Consideration: Credit card debt				466.57
ACCOUNT NO. 0293350450 Kohl's PO Box 2983 Milwaukee, WI 53201-2983		Incurred: 9/01				386.64
ACCOUNT NO. 43017732782 Macy's PO Box 4564 Carol Stream, IL 60197-4564		Incurred: 7/01				412.01
Subtotal ▶						\$ 2,728.26
Total ▶						\$

Sheet no. 2 of 4 sheets attached to Schedule of Creditors

(Report total also on Summary of Schedules)

In re Russell Carter & Tina Inez Carter Case No. _____
 Debtor (if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5490350073610292 MBNA America PO Box 15019 Wilmington, E 19886-5019		Incurred: 9/01				5,003.14
ACCOUNT NO. 214049 Mc Allister 7116 Park Ave PO Box 1327 Pennsauken, NJ 08109		Incurred: 11/99 Consideration: Credit card debt				322.93
ACCOUNT NO. 4031130800538928 Providian Gold Premier PO Box 9539 Manchester, NH 03108-9539		Incurred: 9/01				14,363.35
ACCOUNT NO. 146-58-3547 State of New Jersey Dept. of Labor PO Box 951 Trenton, NJ 08625-0951	H	Incurred: 2000 Consideration: overpayment of NJ unemployment benefits				17,000.00
ACCOUNT NO. 5197338816 Texaco Des Moines, IA 50359-0001		Incurred: 8/01 Consideration: Credit card debt				819.66
Subtotal ▶						\$ 37,509.08
Total ▶						\$

Sheet no. 3 of 4 sheets attached to Schedule of Creditors

(Report total also on Summary of Schedules)

In re Russell Carter & Tina Inez Carter Case No. _____
 Debtor (if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBITOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 47581259 Travelers Data Services PO Box 1067 Carlsbad, CA 92018-1067		Incurred: 7/97				487.95
ACCOUNT NO. 00955931 Wells Fargo Financial PO Box 3009 Langhorne, PA 19047-9109		Incurred: 7/01				972.16
ACCOUNT NO. 00920615 Wells Fargo Financial PO Box 3009 Langhorne, PA 19047-9109	J					972.16
ACCOUNT NO. 						
ACCOUNT NO. 						
Subtotal ▶						\$ 2,432.27
Total ▶						\$ 120,954.47

Sheet no. 4 of 4 sheets attached to Schedule of Creditors

(Report total also on Summary of Schedules)

In re _____ Case No. _____
Debtor (if known)

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests.

State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease.

Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

☐ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT
PNC Vehicle Leasing	lease of 1999 GMC Siera

FORM B6H
(6/90)

Russell Carter & Tina Inez Carter

In re

Debtor

Case No.

(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Constance Carter	Citifinancial Mortgage 1111 Northpoint Drive Coppell, TX 75019

FORM B6I
(6/90)

Russell Carter & Tina Inez Carter

In re _____
Debtor

Case No. _____
(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status: Married	DEPENDENTS OF DEBTOR AND SPOUSE		
	NAMES	AGE	RELATIONSHIP
	Russell Demetrius Carter	16	son
	Darren Izell Carter	11	son
	Cassius Jay Carter	5	son
EMPLOYMENT:		DEBTOR	SPOUSE
Occupation		Truck Driver	Nurses Aide
Name of Employer		HydroChem	Greenbriar East Nursing Center
How long employed		5 months	19 years
Address of Employer		900 Georgia Avenue Deer Park, TX 7536	1511 Clements Bridge Road Deptford, NJ 08096

Income: (Estimate of average monthly income)

Current monthly gross wages, salary, and commissions
(pro rate if not paid monthly.)

Estimated monthly overtime

SUBTOTAL

LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

b. Insurance

c. Union dues

d. Other (Specify) _____

SUBTOTAL OF PAYROLL DEDUCTIONS

TOTAL NET MONTHLY TAKE HOME PAY

Regular income from operation of business or profession or farm
(attach detailed statement)

Income from real property

Interest and dividends

Alimony, maintenance or support payments payable to the debtor for the
debtor's use or that of dependents listed above.

Social security or other government assistance
(Specify) _____

Pension or retirement income

Other monthly income

(Specify) _____

TOTAL MONTHLY INCOME

TOTAL COMBINED MONTHLY INCOME \$ 4,332.76

DEBTOR	SPOUSE
\$ 2,871.45	\$ 2,545.92
\$ 0.00	\$ 0.00
\$ 2,871.45	\$ 2,545.92
\$ 484.61	\$ 600.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 484.61	\$ 600.00
\$ 2,386.84	\$ 1,945.92
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 2,386.84	\$ 1,945.92

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

FORM B6J
(6/90)

Russell Carter & Tina Inez Carter

In re

Debtor

Case No.

(If known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTORS

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)	\$	630.00
Are real estate taxes included? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>		
Is property insurance included? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>		
Utilities Electricity and heating fuel	\$	325.00
Water and sewer	\$	22.25
Telephone	\$	120.00
Other cable	\$	125.00
Home maintenance (Repairs and upkeep)	\$	75.00
Food	\$	600.00
Clothing	\$	150.00
Laundry and dry cleaning	\$	60.00
Medical and dental expenses	\$	127.00
Transportation (not including car payments)	\$	100.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	100.00
Charitable contributions	\$	0.00
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's	\$	0.00
Life	\$	148.00
Health	\$	14.00
Auto	\$	280.00
Other	\$	0.00
Taxes (not deducted from wages or included in home mortgage payments) (Specify)	\$	0.00
Installment payments (In chapter 12 and 13 cases, do not list payments to be included in the plan)		
Auto	\$	381.73
Other lease	\$	365.03
Other	\$	0.00
Alimony, maintenance, and support paid to others	\$	0.00
Payments for support of additional dependents not living at your home	\$	0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
Other childcare, school activities, school lunches	\$	383.00
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$	4,006.01

(FOR CHAPTER 12 AND 13 DEBTORS ONLY)

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income	\$	4,332.76
B. Total projected monthly expenses	\$	4,006.01
C. Excess income (A minus B)	\$	326.75
D. Total amount to be paid into plan each	monthly	\$ 139.49
	(interval)	

United States Bankruptcy Court

Russell Carter & Tina Inez Carter

In re

Debtor

Case No.

(If known)

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	AMOUNTS SCHEDULED		
			ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 52,000.00		
B - Personal Property	YES	3	\$ 25,800.00		
C - Property Claimed As Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	2		\$ 112,713.85	
E - Creditors Holding Unsecured Priority Claims	YES	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	5		\$ 120,954.47	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 4,332.76
J - Current Expenditures of Individual Debtor(s)	YES	1			\$ 4,006.01
Total Number of Sheets in ALL Schedules ▶		17			
Total Assets ▶			77,800.00		
Total Liabilities ▶				233,668.32	

Form B6-Cont.
(12/94)

In re Russell Carter & Tina Inez Carter
Debtor

Case No. _____
(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 18
sheets and that they are true and correct to the best of my knowledge, information and belief. (Total shown on summary page plus 1)

Date 10 MAY 02

Signature

Russell Carter
Debtor

Date 10 May 02

Signature

Tina Inez Carter
(Joint Debtor, if any)

[If joint case, both spouses must sign]

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No.

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

In Re Russell Carter & Tina Inez Carter

(Name)

Case No. _____

(If known)

Debtor

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 15 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 16-21. If the answer to any question is "None," or the question is not applicable, mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In Business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the two years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or person in control of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any person in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

1. Income from employment or operation of business

None

☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE (if more than one)

2002(H) 30813.82

HydroChem Industrial Services, Inc.

2001(H) 40100.83

2000(H) 34479.92

2002(W) 21004.97

Greenbriar Nursing home

AMOUNT	SOURCE (if more than one)
2001(W) 29588.96	
2000(W) 25767.21	

2. Income other than from employment or operation of business

None
☒

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
--------	--------

3. Payments to Creditors

None
☒

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
------------------------------	-------------------	-------------	--------------------

None
☒

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors, who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
--	-------------------	-------------	--------------------

4a. Suits and administrative proceedings, executions, garnishments and attachments

None
☒

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
---------------------------------	----------------------	------------------------------	-----------------------

None
☒

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON
FOR WHOSE BENEFIT PROPERTY
WAS SEIZED

DATE OF
SEIZURE

DESCRIPTION
AND VALUE
OF PROPERTY

5. Repossessions, foreclosures and returns

None
☒

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF
CREDITOR OR SELLER

DATE OF REPOSESSION,
FORECLOSURE SALE, TRANSFER
OR RETURN

DESCRIPTION AND
VALUE OF PROPERTY

6a. Assignments and Receiverships

None
☒

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF ASSIGNEE

DATE OF
ASSIGNMENT

TERMS OF
ASSIGNMENT
OR SETTLEMENT

None
☒

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF CUSTODIAN

NAME AND
LOCATION OF
COURT CASE TITLE
& CASE NUMBER

DATE OF
ORDER

DESCRIPTION AND
VALUE OF PROPERTY

7. Gifts

None



List all gifts or charitable contributions made within one year immediately preceding the commencement of this case, except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND
ADDRESS OF
PERSON OR ORGANIZATION

RELATIONSHIP
TO DEBTOR,
IF ANY

DATE OF
GIFT

DESCRIPTION AND
VALUE OF GIFT

8. Losses

None



List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND
VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES, AND, IF
LOSS WAS COVERED IN WHOLE OR IN PART
BY INSURANCE, GIVE PARTICULARS

DATE OF
LOSS

9. Payments related to debt counseling or bankruptcy

None



List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case or since the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT,
NAME OF PAYOR IF
OTHER THAN DEBTOR

AMOUNT OF MONEY OR
DESCRIPTION AND VALUE
OF PROPERTY

Ronald E. Norman
LAW OFFICES OF RONALD E.
NORMAN
WASHINGTON PROFESSIONAL
CAMPUS II
901 ROUTE 168, SUITE 407 A
TURNERSVILLE, NJ 08012

various

710.00

10. Other transfers

None
☐

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE,
RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY
TRANSFERRED AND
VALUE RECEIVED

Constance Carter
1525 Pine St. Paulsboro, NJ 08066
Relationship: Mother

8/01/01

1525 Pine Street Paulsboro, NJ 08066

value: \$0.00
Received

11. Closed financial accounts

None
☒

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under 12 or chapter 13 must include information concerning accounts or instruments held by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF INSTITUTION

TYPE AND NUMBER OF
ACCOUNT AND AMOUNT OF
FINAL BALANCE

AMOUNT AND
DATE OF
SALE OR CLOSING

12. Safe deposit boxes

None
☒

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES
OF THOSE WITH ACCESS
TO BOX OR DEPOSITORY

DESCRIPTION OF DATE OF TRANSFER
CONTENTS OR SURRENDER, IF ANY

13. Setoffs

None
☒

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF
SETOFF

AMOUNT
OF SETOFF

14. Property held for another person

None
☒

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE
OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None
☒

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF
OCCUPANCY

[Questions 16 - 21 are not applicable to this case]

* * * * *

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 10 MAY 02

Signature
of Debtor

Russell Carter
RUSSELL CARTER

Date 10 May 02

Signature
of Joint Debtor

Tina Inez Carter
TINA INEZ CARTER

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No.

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

0 continuation sheets attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. § 152 and 3571

Petition Page 29 of 33
 UNITED STATES BANKRUPTCY COURT
 DISTRICT OF NEW JERSEY

IN RE: Carter, Russell & Tina
 S.S.N. 146-08-3547, 137-62-0774

Case No. _____
 Chapter 13

**DISCLOSURE OF COMPENSATION OF ATTORNEY
 FOR DEBTOR**

1. Pursuant to 11 U.S.C. 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept: 1,990.00

Prior to the filing of this statement I have received: 710.00

Balance Due: 1,280.00

2. The source of compensation paid to me was: **The Debtor.**

3. The source of compensation paid to me is: **The Debtor.**

4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm; except as set forth as follows: _____

5. In return for the above-disclosed fee, I have agreed to render legal services for all aspects of the bankruptcy case, including:

(a) Preparation and filing of the original petition, schedules, statement of financial affairs and plan which may be required;

(b) Representation of the debtor at the first meeting of creditors and confirmation hearing, and any adjourned hearings thereof.

6. By agreement with the debtor(s) the above disclosed fee does not include the following services:

Prosecution or defense of any motions brought by or against the debtors and prosecution or defense of any and all adversary proceedings brought in connection with the underlying bankruptcy proceeding; amendments to plans, summaries, and/or schedules; these additional legal services may be performed and billed under separate retainer agreement; subject to fee approval by the Bankruptcy Court.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

0-10-02
 DATED

LAW OFFICE OF RONALD E. NORMAN

BY: Ronald Norman, esq.

United States Bankruptcy Court

NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

Chapter 7: Liquidation (\$130 filing fee plus \$30.00 administrative fee plus \$15.00 trustee surcharge)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain acts of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$130 filing fee plus \$30.00 administrative fee)

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

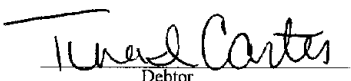
Chapter 11: Reorganization (\$830 filing fee)

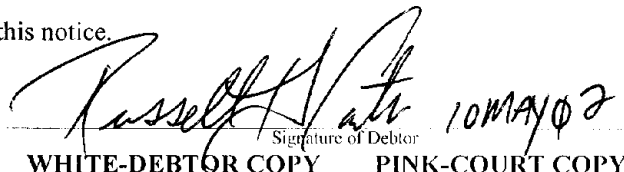
Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family farmer (\$230 filing fee)

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

I, the debtor, affirm that I have read this notice.


Debtor

 10 MAY 02
Signature of Debtor

WHITE-DEBTOR COPY

PINK-COURT COPY

Case Number

American Appliance
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Las Vegas, NV 89193-4498

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Des Moines, IA 50368-9018

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Chrysler Financial
PO Box 600
Newark, NJ 07101-0600

Circuit City
PO Box 830008
Baltimore, MD 21283-0008

Citifinancial
Cross Keys Commons Suite B4
Turnersville, NJ 08012

Citifinancial Mortgage
1111 Northpoint Dr.
Coppell, TX 75019

Countrywide Home Loans
PO Box 10229
Van Nuys, CA 91410-0229

Credit First National
PO Box 81344
Cleveland, OH 44188-0344

Discover Platinum
PO Box 15251
Wilmington, DE 19886-5251

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Atlanta, GA 30353-5982

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Columbus, IN 47201

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